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DATE: December 27, 2006

PTO IDENTIFIER: Application Number 08/922,462 – Confirmation No. 1577
Patent Number

Inventor: DeFrancesco

MESSAGE TO: US Patent and Trademark Office

FAX NUMBER: (571) 273-8300

FROM: GOODWIN PROCTER LLP

Ira V. Heffan

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Attorney Dkt. #: DLT-002

PAGES (Including Cover Sheet): 6

CONTENTS: Transmittal Form (1 page);
Amendment and Response (3 pages);
Fax Transmission (1 page); and
Certificate of Transmission (1 page)

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T-382 P.02/06 Job-846

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TRANSMITTAL FORM

	Application Serial Number	08/922,462
	Filing Date	09/03/1997
	First Named Inventor	DeFrancesco
	Group Art Unit	3628
	Examiner Name	Nguyen, Nga B.
	Attorney Docket No.	DLT-002
	Patent No.	Not applicable
	Issue Date	Not applicable

ENCLOSURES (check all that apply)

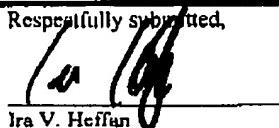
<input type="checkbox"/> Fee Transmittal Form <ul style="list-style-type: none"> <input type="checkbox"/> Check Attached <input type="checkbox"/> Copy of Fee Transmittal Form 	<input type="checkbox"/> Copy of Notice to File Missing Parts of Application	<input type="checkbox"/> Notice of Appeal to Board of Patent Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Response <ul style="list-style-type: none"> <input type="checkbox"/> Preliminary <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Letter to Official Draftsperson including Drawings [Total Sheets _____] 	<input type="checkbox"/> Formal Drawing(s)	<input type="checkbox"/> Appeal Brief (in triplicate)
	<input type="checkbox"/> Request For Continued Examination (RCE) Transmittal	<input type="checkbox"/> Status Inquiry
	<input type="checkbox"/> Power of Attorney (Revocation of Prior Powers)	<input checked="" type="checkbox"/> Fax Transmission
	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Certificate of First Class Mailing under 37 C.F.R. 1.8
<input type="checkbox"/> Petition for Extension of Time	<input type="checkbox"/> Executed Declaration and Power of Attorney for Utility or Design Patent Application	<input checked="" type="checkbox"/> Certificate of Facsimile Transmission under 37 C.F.R. 1.8
<input type="checkbox"/> Information Disclosure Statement <ul style="list-style-type: none"> <input type="checkbox"/> Form PTO-1449 <input type="checkbox"/> Copies of IDS Citations 	<input type="checkbox"/> Small Entity Statement	<input type="checkbox"/> Additional Enclosure(s) (please identify below)
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD(s) for large table or computer program	
<input type="checkbox"/> Sequence Listing submission <ul style="list-style-type: none"> <input type="checkbox"/> Paper Copy/CD <input type="checkbox"/> Computer Readable Copy <input type="checkbox"/> Statement verifying identity of above 	<input type="checkbox"/> Amendment After Allowance	
	<input type="checkbox"/> Request for Certificate of Correction <ul style="list-style-type: none"> <input type="checkbox"/> Certificate of Correction (in duplicate) 	

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Respectfully submitted,


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PTO/SB/07 (09-04)

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Application No. (if known): 08/922,462

Attorney Docket No.: DLT-002

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PATENT
Attorney Docket No. DLT-002IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco

SERIAL NO.: 08/922,462 ART UNIT: 3628

FILING DATE: September 3, 1997 EXAMINER: Nguyen, Nga B.

TITLE: Automated Credit Application System

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

This paper is being submitted in response to the NOTICE OF DRAWING INCONSISTENCY WITH SPECIFICATION mailed from the U.S. Patent and Trademark Office on December 20, 2006, in connection with the patent application identified above. Please charge any related extension fees or other fees necessary for entry of this paper to Deposit Account No. 01-1700.

Please make the following amendments, without prejudice, and consider the following remarks:

Amendments to the Specification begin on page 2 of this paper;

Remarks begin on page 3 of this paper.